

Roger A. Kraft [9932]  
**ROGER A. KRAFT**  
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Attorney for Debtor(s).

IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF UTAH CENTRAL DIVISION	
In re:  MICHAEL PATRICK FISHER CALI RAI FISHER,  Debtor(s).	CASE NO: 14-28337 Chapter 13 Hon. R. KIMBALL MOSIER
MOTION TO MODIFY CHAPTER 13 PLAN	

Debtors, through counsel, Roger A. Kraft, Attorney At Law, P.C., moves the court for a Modification of their chapter 13 plan as follows: (Amendments are in addition to the most recently filed chapter 13 plan and do not affect any other plan provisions)

**PARAGRAPH:**

**6. TREATMENT OF SECURED CLAIMS.**

(d) Curing Defaults And Postpetition Payments: The Trustee shall disburse on allowed arrearage claims, and the Debtors shall make regular postpetition payments directly to these creditors pursuant to the terms of the original contract beginning with the next payment due after the petition date. Postpetition payments made directly by the Debtors to such creditors may change due to an adjustable rate note, escrow requirements, etc., and notices of such payment changes shall be provided to the Debtors. The arrearage claim will be in the amount in the allowed proof of claim, unless modified by an amended claim or court order.

Creditor	Description of Collateral	Estimated Arrearage (proof of claim controls)	Interest Rate (enter "0%" if no interest is to be paid)	Equal Monthly Payment (if no equal monthly payment, leave blank)	Equal Monthly Payment Start Date
Wells Fargo NA	Personal Residence 1 <sup>st</sup> Mortgage: 140 Teal Loop	\$1,364.24			

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PLEASE TAKE NOTICE that the Debtor has filed with the United States Bankruptcy Court for the District of Utah, MOTION TO MODIFY THE CHAPTER 13 PLAN, and that there is no negative treatment to creditors as a result of the proposed modification(s).

Dated this 3<sup>rd</sup> day of November, 2014.

/s/Roger A. Kraft

Roger A. Kraft,  
Counsel for Debtor(s).

CERTIFICATE OF SERVICE

Under penalty of perjury, I hereby certify that I mailed or otherwise delivered as indicated, a true and correct copy of the MOTION TO MODIFY CHAPTER 13 PLAN to the parties of interest listed below on this 3<sup>rd</sup> day of November, 2014.

Kevin Anderson, Chapter 13 Trustee – ECF Notification

United States Trustee – ECF Notification

/s/ Tiffany Lawrence  
Legal Assistant